

CLAIMS

This listing of claims will replace all prior versions, or listings, of claims in this application.

1. (previously presented) A method for conducting a biometrically-initiated financial transaction with delayed processing of payment, the method comprising:
 - receiving information regarding a biometrically-initiated financial transaction involving a consumer and a merchant;
 - determining whether to apply a delay to processing the financial transaction, wherein said determining includes selecting an amount of a delay period to apply to the processing of the financial transaction;
 - associating a payment instruction with the financial transaction, said payment instruction providing for a delay period in accordance with said determination;
 - delaying the processing of the financial transaction for a period of time in accordance with the delay period specified in the payment instruction; and
 - after the period of time has elapsed, initiating payment processing for the financial transaction.
2. (original) The method of claim 1, wherein said receiving comprises receiving a fingerprint.
3. (cancelled)
4. (original) The method of claim 1, wherein said initiating comprises initiating payment processing using the Automated Clearing House network.
5. (original) The method of claim 1, wherein said associating comprises automatically storing on at least one system database instructions for processing the financial transaction.

6. (previously presented) The method of claim 1, wherein said selecting is based on one or more parameters.

7. (original) The method of claim 6, wherein said parameters include one or more of: the identity of the consumer; the date of a transaction; the time of a transaction; the identity of the payee; the location of a transaction; one or more products or services being purchased; the history of one or more consumer purchases, including purchases from multiple payees; the history of one or more consumer financial transactions; one or more records of membership in a shopping club; and one or more records of a consumer's affinity with a person, group or entity.

8. (original) The method of claim 6, further comprising retrieving data about the consumer.

9. (original) The method of claim 6, further comprising accessing data from a third party database.

10. (original) The method of claim 6, wherein evaluation of said parameters occurs locally.

11. (original) The method of claim 1, further comprising charging a fee for said delay in processing, said fee being one or more of a fixed sum, a sum equal to a percentage of the financial transaction, and the accrual of interest.

12. (original) The method of claim 11, further comprising communicating said charged fee to the consumer electronically or by printed media.

13. (original) The method of claim 11, wherein said charged fee is collected by the merchant or by a third party.

14. (previously presented) A method for conducting a financial transaction with delayed processing of payment, the method comprising:

receiving information regarding a financial transaction involving a payor and a payee;

determining whether to apply a delay to processing the financial transaction, wherein said determining comprises selecting an amount of a delay period to apply to the processing of the financial transaction;

associating a payment instruction with the financial transaction, said payment instruction providing for a delay period in accordance with said determination;

delaying the processing of the financial transaction for a period of time in accordance with the delay period specified in the payment instruction; and

after the period of time has elapsed, initiating payment processing for the financial transaction.

15. (original) The method of claim 14, wherein said receiving comprises receiving information regarding a financial transaction involving a payor and a payee, the payee having completed all payee obligations under the financial transaction.

16. (cancelled)

17. (withdrawn) A method for conducting a biometrically-initiated financial transaction, the method comprising:

receiving information regarding a biometrically-initiated financial transaction between a payor and a payee;

providing a plurality of payment options to the payor, at least one of the plurality of payment options having a delayed payment term, wherein said delayed payment term defines a delay period before payment processing of the financial transaction is initiated; and

associating a payment instruction with the financial transaction, said payment instruction being indicative of a response by the payor to the plurality of payment options.

18. (withdrawn) The method of claim 17, wherein said receiving comprises receiving information regarding a biometrically-initiated financial transaction involving a payor and a payee, the payee having completed all payee obligations under the financial transaction.

19. (withdrawn) The method of claim 17, wherein said receiving comprises receiving information regarding a biometrically-initiated financial transaction at a retail point of sale.
20. (withdrawn) The method of claim 19, wherein said providing comprises providing a plurality of payment options at a retail point of sale terminal.
21. (withdrawn) A method for conducting a biometrically-initiated financial transaction with delayed processing of payment, the method comprising:
- registering a preference by a consumer of a decision to delay payment processing of a financial transaction prior to initiating such a financial transaction;
 - storing said registered preference in a database;
 - receiving information regarding a biometrically-initiated financial transaction between the consumer and a merchant;
 - associating a payment instruction with the financial transaction, said payment instruction being based on said stored registered preference;
 - delaying the processing of the financial transaction for a period of time in accordance with the payment instruction; and
 - after the period of time has elapsed, initiating payment processing for the financial transaction.
22. (withdrawn) The method of claim 21, wherein said registering is enabled via one of a kiosk, personal computer, personal digital assistant, telephone, facsimile, mail, or parcel delivery service.
23. (withdrawn) A method for conducting a financial transaction with delayed processing of payment, the method comprising:
- receiving information regarding a biometrically-initiated financial transaction;
 - dividing the financial transaction into two or more parts;
 - associating a payment instruction with each of said two or more parts of the financial transaction;

delaying the processing of each said part of the financial transaction for a period of time in accordance with a respective payment instruction; and

after respective periods of time have elapsed, initiating payment processing for each respective part of the financial transaction.

24. (withdrawn) A method for payment processing for a plurality of biometrically-initiated financial transactions, the method comprising:

receiving information regarding a plurality of biometrically-initiated financial transactions between a payor and a payee;

associating a payment instruction with at least one of said plurality of financial transactions;

delaying the processing of the plurality of financial transactions for a period of time in accordance with the payment instruction; and

after the period of time has elapsed, initiating payment processing for the plurality of financial transactions.

25. (withdrawn) The method of claim 24, wherein said period of time ends at the end of a day, week, month, quarter or year.

26. (withdrawn) The method of claim 24, wherein said period of time ends on a day selected by either the payor, the payee or other interested party.

27. (withdrawn) The method of claim 24, wherein at least two of said plurality of biometrically-initiated financial transactions occur on different days.

28. (withdrawn) The method of claim 24, wherein said plurality of biometrically-initiated financial transactions occur on the same day.

29. (withdrawn) A method for payment processing of a plurality of financial transactions, the method comprising:

receiving information regarding a plurality of financial transactions between a payor and a payee;

associating a payment instruction with at least one of said plurality of financial transactions;

delaying the processing of the plurality of financial transactions for a period of time in accordance with the payment instruction; and

after the period of time has elapsed, initiating payment processing for the plurality of financial transactions.

30. (withdrawn) The method of claim 29, wherein at least one of said plurality of financial transactions is a biometrically-initiated financial transaction.

31. (withdrawn) A financial transaction payment method, comprising:

receiving information from a consumer regarding a purchase from a merchant;

retrieving at least one payment instruction from a database associated with said merchant, said payment instruction identifying a period of time after which information regarding said intended purchase would be submitted to a financial network for payment processing; and

after said period of time has elapsed, submitting a request for payment for said purchase onto said financial network.

32. (previously presented) A method for conducting a biometrically-initiated financial transaction with delayed processing of payment, the method comprising:

receiving information regarding a tokenless biometrically-initiated financial transaction involving a consumer and a merchant;

determining whether to apply a delay to processing the financial transaction, wherein said determining includes selecting an amount of a delay period to apply to the processing of the financial transaction;

associating a payment instruction with the financial transaction, said payment instruction providing for a delay period in accordance with said determination;

delaying the processing of the financial transaction for a period of time in accordance with the delay period specified in the payment instruction; and

after the period of time has elapsed, initiating payment processing for the financial transaction.

33. (previously presented) The method of claim 32, wherein said receiving comprises receiving a fingerprint.

34. (cancelled)

35. (previously presented) The method of claim 34, wherein said selecting an amount of a delay period comprises receiving a selection of a payment option that defines the delay period to apply to the processing of the financial transaction.

36. (previously presented) The method of claim 32, wherein said initiating comprises initiating payment processing using the Automated Clearing House network.

37. (previously presented) The method of claim 32, wherein said associating comprises automatically storing on at least one system database instructions for processing the financial transaction.

38. (previously presented) The method of claim 32, wherein said selecting is based on one or more parameters.

39. (previously presented) The method of claim 38, wherein said parameters include one or more of: the identity of the consumer; the date of a transaction; the time of a transaction; the identity of the payee; the location of a transaction; one or more products or services being purchased; the history of one or more consumer purchases, including purchases from multiple

payees; the history of one or more consumer financial transactions; one or more records of membership in a shopping club; and one or more records of a consumer's affinity with a person, group or entity.

40. (previously presented) The method of claim 38, further comprising retrieving data about the consumer.

41. (previously presented) The method of claim 38, further comprising accessing data from a third party database.

42. (previously presented) The method of claim 38, wherein evaluation of said parameters occurs locally.

43. (previously presented) The method of claim 32, further comprising charging a fee for said delay in processing, said fee being one or more of a fixed sum, a sum equal to a percentage of the financial transaction, and the accrual of interest.

44. (previously presented) The method of claim 43, further comprising communicating said charged fee to the consumer electronically or by printed media.

45. (previously presented) The method of claim 43, wherein said charged fee is collected by the merchant or by a third party.